

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Bobby D. Davis
Debtor

Case No. 16-05224-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: PRadginsk
Form ID: 309A

Page 1 of 2
Total Noticed: 29

Date Rcvd: Mar 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2019.

db #+Bobby D. Davis, 2772 Monticello Lane, Harrisburg, PA 17112-3757
aty +James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
tr +Lawrence G. Frank (Trustee), 100 Aspen Drive, Dillsburg, PA 17019-9621
4869605 Barclays Bank Delaware, Wilmington, DE 19899
4869606 Best Buy/CBNA, Sioux Falls, SD 57104
4869607 Capital One Bank, Richmond, VA 23285-5075
4869611 Dept of Education/Navient, Pennsylvania, Wilkes-Barre 18773-9655
4869610 Dept of Education/Navient, Wilkes-Barre, PA 18773-9655
4869614 Midland Funding, LLC, San Diego, CA 92108
4869615 +Preferred Credit, PO Box 1679, Minnesota, St. Cloud 56302-1679
4869616 SYNCB/Amazon PLCC, Alpharetta, GA 30005
4875984 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: cjulius@ljacobsonlaw.com Mar 13 2019 19:09:22 Chad J. Julius,
Jacobson & Julius, 8150 Derry Street, Suite A, Harrisburg, PA 17111
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Mar 13 2019 19:09:42 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
4908050 EDI: AIS.COM Mar 13 2019 23:13:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838
4876888 EDI: CAPITALONE.COM Mar 13 2019 23:13:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
4869608 +EDI: CAPITALONE.COM Mar 13 2019 23:13:00 Capital One Bank USA, PO Box 30285,
Utah, Salt Lake City 84130-0285
4913191 +E-mail/Text: bankruptcy@cavps.com Mar 13 2019 19:09:48 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
4869609 EDI: IRS.COM Mar 13 2019 23:13:00 Department of the Treasury, Internal Revenue Service,
Andover, MA 01810
4869613 +E-mail/Text: BKRMailOPS@weltman.com Mar 13 2019 19:09:36 Kay Jewelers, 375 Ghent Rd.,
Ohio, Fairlawn 44333-4600
4904832 +EDI: MID8.COM Mar 13 2019 23:13:00 Midland Funding, LLC,
Midland Credit Management, Inc. as, agent for Midland Funding, LLC, PO Box 2011,
Warren, MI 48090-2011
4898249 EDI: NAVIENTFKASMDOE.COM Mar 13 2019 23:13:00
Navient Solutions, Inc. Department of Education, Loan Services, P.O. Box 9635,
Wilkes-Barre, PA 18773-9635
4919392 EDI: PRA.COM Mar 13 2019 23:13:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4869617 +EDI: RMSC.COM Mar 13 2019 23:13:00 SYNCB/PC RICHARDS, PO box 965036,
Orlando, FL 32896-5036
4869618 +EDI: RMSC.COM Mar 13 2019 23:13:00 SYNCB/WalMart, PO Box 965024,
Florida, Orlando 32896-5024
4869619 +EDI: RMSC.COM Mar 13 2019 23:13:00 SYNCB/Wolf Furniture, PO Box 965036,
Orlando, FL 32896-5036
4872290 +E-mail/Text: ecf@buckleyking.com Mar 13 2019 19:09:29
Sterling Jewelers, Inc. dba Kay Jewelers, c/o Buckley King LPA,
600 Superior Avenue East, Suite 1400, Cleveland, Ohio 44114-2693
4909836 +EDI: RMSC.COM Mar 13 2019 23:13:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk VA 23541-1021
4869620 EDI: TFSR.COM Mar 13 2019 23:13:00 Toyota Financial Services, PO Box 8026,
Cedar Rapids, IA

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4869612 Eastern Revenue, Inc.
4907649* +MIDLAND FUNDING LLC, MIDLAND CREDIT MANAGEMENT, INC. as agent, for MIDLAND FUNDING LLC,
PO Box 2011, Warren, MI 48090-2011

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2019 at the address(es) listed below:

Chad J. Julius on behalf of Debtor 1 Bobby D. Davis cjulius@ljacobsonlaw.com,
brhoades@ljacobsonlaw.com;egreene@ljacobsonlaw.com;r63089@notify.bestcase.com
James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
Lawrence G. Frank (Trustee) lawrencegfrank@gmail.com, PA39@ecfcbis.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	Bobby D. Davis	Social Security number or ITIN	xxx-xx-3748
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Middle District of Pennsylvania	Date case filed in chapter	13
Case number:	1:16-bk-05224-HWV	Date case converted to chapter	7 February 21, 2019

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Bobby D. Davis	
2. All other names used in the last 8 years		
3. Address	2772 Monticello Lane Harrisburg, PA 17112	
4. Debtor's attorney Name and address	Chad J. Julius Jacobson & Julius 8150 Derry Street, Suite A Harrisburg, PA 17111	Contact phone 717 909-5858 Email: cjulius@ljacobsonlaw.com
5. Bankruptcy trustee Name and address	Lawrence G. Frank (Trustee) 100 Aspen Drive Dillsburg, PA 17019	Contact phone 717 234-7455 Email: lawrencegfrank@gmail.com

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: March 13, 2019
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	April 19, 2019 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: Ronald Reagan Federal Building, Trustee Hearing Rm, Rm. 1160, 11th Floor, 228 Walnut Street, Harrisburg, PA 17101
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: June 18, 2019 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	